

**United States Bankruptcy Court
Western District of Wisconsin**

IN RE:

Mireles, Alfonso & Escobar, Rosa Maria

Debtor(s)

Case No. **11-14316**

Chapter **13**

AMENDED CHAPTER 13 PLAN

YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this plan or any motion included below must file a timely written objection. This plan may be confirmed and the motions included below may be granted without further notice or hearing unless written objection is filed before the deadline stated on the separate Notice you should have received from the bankruptcy court. If you have a secured claim, this is notice that your lien may be voided or modified if you do not object to this plan.

THIS PLAN DOES NOT ALLOW CLAIMS. You must file a proof of claim to be paid under any plan that may be confirmed.

1. PAYMENT AND LENGTH OF PLAN. Debtor shall pay **\$269.96** per **two weeks** to the Chapter 13 Trustee starting **07/29/2011** for approximately **36** months. A payroll deduction order will issue to the Debtor's employer: **Madison-Kipp Corporation, P.O. Box 8043, Madison, WI 53708.**

2. ADMINISTRATIVE EXPENSES

Creditor

Pablo Carranza - Attorney at Law, LLC

Type of claim

Attorney fee

Amount

2,324.00

3. CURING DEFAULT AND MAINTAINING PAYMENTS

Trustee shall pay allowed claim for arrearages, and Debtors shall pay regular postpetition contract payments directly to this creditor:

Creditor	Collateral or Type of Debt	Estimated Arrearage	Interest Rate (arrearage)	Monthly Arrearage Payment	Regular Monthly Payment
HFC	Homestead real property	8,104.33	0.00%	Pro rata	869.60

4. SECURED CLAIMS

The Trustee shall only pay interest on allowed secured claims if specifically requested on the face of the proof of claim; but no higher than the rates provided for below:

Creditor	Collateral	Scheduled Debt	Value	Interest Rate	Monthly Payment
CitiFinancial	2002 Kia Rio	1,496.70	1,862.00	6.00%	Pro rata
CitiFinancial	1999 Ford F-150	2,594.03	5,062.00	6.00%	Pro rata
Dane County Treasurer	Homestead real property:	2,043.50	110,000.00	12.00%	Pro rata

5. UNSECURED CLAIMS. Allowed, non-priority unsecured claims shall be paid a *pro rata* distribution of remaining payments.

6. OTHER PLAN PROVISIONS

- (a) **Lien Retention.** Liens are released upon payment of allowed secured claim as provided above in Section 4.
- (b) **Vesting of Property of the Estate.** Property of the estate shall revert in Debtors upon discharge.
- (c) **Payment Notices.** Creditor provided for above in Section 3 may continue to mail customary notices or coupons to the Debtors or Trustee notwithstanding the automatic stay.
- (d) **Order of Distribution.** Trustee shall pay allowed claims in the following order: (1) **Trustee Commissions;** (2) **Attorney fees;** (3) **Secured Claims;** (4) **Priority Claims;** (5) **Unsecured Claims.**
- (e) **Special treatment of second mortgage.** The Debtors shall not make monthly 2nd mortgage payments to HFC and shall initiate an adversary proceeding to strip its lien on the Debtors' homestead. The claims of HFC for its 2nd mortgage, if any, shall be treated as general unsecured claims.

Dated: **September 17, 2011**

/s/ Pablo Carranza

Signature of Attorney

/s/ Alfonso Mireles

Signature of Debtor

/s/ Rosa Maria Escobar

Signature of Joint-debtor